No. 201

# ABSTRACT OF REPORTS OF CONDITION OF

# MONTANA

## State Banks
## National Banks
## Trust Companies

December 31, 1969

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## Building & Loan Associations

December 31, 1969

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## MONTANA STATE BANKS AND TRUST COMPANIES

| | |
|---|---|
| Absarokee | Yellowstone Bank (1) |
| Anaconda | First Security Bank |
| Baker | The Bank of Baker |
| Belgrade | Belgrade State Bank |
| Belt | Belt Valley Bank (1) |
| Big Sandy | Northern Bank of Montana |
| Big Timber | Citizens Bank & Trust Co. (1) |
| Billings | *First Citizens Bank (1)<br>Security Trust & Savings Bank (1)<br>Valley State Bank |
| Boulder | First Boulder Valley Bank |
| Bozeman | Gallatin Trust & Savings Bank (1)<br>Security Bank & Trust Co. (1) |
| Bridger | Bank of Bridger |
| Broadus | Powder River County Bank (1) |
| Butte | First Metals Bank & Trust Co. (1)<br>Security Bank |
| Cascade | Stockmens Bank (1) |
| Chester | Liberty Bank of Montana (1) |
| Chinook | Blaine Bank of Montana (1) |
| Choteau | Citizens State Bank (1) |
| Columbia Falls | Bank of Columbia Falls |
| Columbus | The Yellowstone Bank (1) |
| Conrad | Farmers State Bank<br>Pondera Bank of Montana |
| Culbertson | Culbertson State Bank (1) |
| Cut Bank | Bank of Glacier County |
| Deer Lodge | Deer Lodge Bank & Trust Co. |
| Denton | Farmers State Bank (1) |
| Dillon | State Bank & Trust Co. |
| Dutton | Dutton State Bank |
| Ennis | First Madison Valley Bank |
| Fairview | Fairview Bank |
| Forsyth | First State Bank |
| Fort Benton | First Chouteau County Bank |
| Froid | First State Bank (1) |
| Glendive | First Security Bank (1) |
| Great Falls | Central Bank of Montana (1)<br>Eastside Bank of Montana<br>First Trust Co. of Montana<br>Montana Bank (1) |
| Hamilton | Citizens State Bank<br>Ravalli County Bank (1) |
| Hardin | Big Horn County State Bank<br>Little Horn State Bank |
| Harlem | Security State Bank (1) |
| Havre | Citizens Bank of Montana (1) |
| Helena | Commerce Bank & Trust Co. (1)<br>Union Bank & Trust Co. (1) |
| Jordan | Garfield County Bank |
| Kalispell | Valley Bank of Kalispell |
| Laurel | The Yellowstone Bank (1) |
| Lewistown | Northwestern Bank of Lewistown |
| Libby | Lincoln Security Bank |
| Lincoln | The First Bank of Lincoln |
| Livingston | First Security Bank (1) |
| Malta | First State Bank (1) |
| Manhattan | Manhattan State Bank |
| Miles City | First Security Bank & Trust Co. (1) |
| Missoula | First State Bank<br>Missoula Bank of Montana |
| Philipsburg | Flint Creek Valley Bank (1) |
| Plentywood | Security State Bank |
| Polson | Security State Bank (1) |
| Poplar | Traders State Bank |
| Red Lodge | First Security Bank |
| Richey | First State Bank (1) |
| Ronan | Ronan State Bank (1) |
| Roundup | Miners and Merchants Bank |
| Rudyard | Farmers Merchants Bank of Montana |
| St. Ignatius | Lake County Bank (1) |
| Scobey | Citizens State Bank |
| Shelby | First State Bank<br>Toole County State Bank |
| Sheridan | Bank of Sheridan |
| Stanford | Basin State Bank |
| Stevensville | First State Bank (1) |
| Superior | First State Bank of Mineral County |
| Terry | State Bank of Terry (1) |
| Thompson Falls | First State Bank (1) |
| Three Forks | Security Bank of Three Forks |
| Townsend | State Bank of Townsend (1) |
| Valier | Valier Bank of Montana (1) |
| Victor | Farmers State Bank (1) |
| W. Yellowstone | First Security Bank |
| Whitefish | First State Bank of Whitefish |
| Whitehall | Whitehall State Bank |
| Worden | Farmers State Bank (1) |

(1) Members Federal Reserve Bank
*Opened June 2, 1969

## MONTANA NATIONAL BANKS

| | |
|---|---|
| Absarokee | Montana National Bank |
| Anaconda | First National Bank |
| Baker | Baker National Bank |
| Billings | First National Bank<br>Midland National Bank |
| Bozeman | First National Bank |
| Browning | First National Bank |
| Butte | Miner's Bank of Montana N.A. |
| Chinook | Western Bank of Chinook, N. A. |
| Circle | First National Bank |
| Cut Bank | First National Bank |
| Dillon | First National Bank |
| Ekalaka | First National Bank |
| Eureka | First National Bank |
| Fairfield | First National Bank |
| Fromberg | Clarks Fork National Bank |
| Geraldine | First National Bank |
| Glasgow | First National Bank<br>First Security Bank, N.A. |
| Glendive | First National Bank |
| Great Falls | First National Bank<br>First West Side National Bank<br>Great Falls National Bank |
| Harlowton | Continental National Bank |
| Havre | First National Bank |
| Helena | First National Bank & Trust Co. |
| Hinsdale | First National Bank |
| Hysham | First National Bank |
| Kalispell | Conrad National Bank<br>First National Bank |
| Lewistown | First National Bank |
| Libby | First National Bank |
| Livingston | First National Park Bank |
| Miles City | First National Bank |
| Missoula | First National Bank<br>Southside National Bank<br>Western Montana National Bank |
| Plains | First National Bank |
| Plentywood | Montana Nat'l Bank |
| Red Lodge | United States National Bank |
| Sidney | Richland National Bank<br>Sidney National Bank |
| Twin Bridges | First National Bank |
| Whitefish | First National Bank |
| White Sul. Sprgs. | First National Bank |
| Wibaux | First National Bank |
| Wolf Point | Citizens First National<br>Western National Bank |

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## STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS IN MONTANA

| | |
|---|---|
| Big Timber | Big Timber Building & Loan Association |
| Glendive | Glendive Building & Loan Association |
| Great Falls | Fidelity Savings & Loan Association |
| Helena | American Building & Loan Association |
| Livingston | Empire Savings & Loan Association |
| Sidney | Northern Building & Loan Association |

## Aggregate Resources and Liabilities of (87) State Banks and (1) Trust Company December 31, 1969, Compared With Reports of (86) State Banks and (1) Trust Company, December 31, 1968

| RESOURCES: | Dec. 31, 1969 | Dec. 31, 1968 | Decrease— Increase+ |
|---|---|---|---|
| Cash and Banks | $101,981,519.96 | $ 93,355,684.62 | $ 8,625,835.34+ |
| U.S. Government Bonds | 153,807,702.65 | 165,499,876.80 | 11,692,174.15— |
| State and Municipal Bonds | 96,922,641.86 | 75,598,231.26 | 21,324,410.60+ |
| Other Bonds and Securities | 31,567,496.16 | 28,023,520.25 | 3,543,975.91+ |
| Federal Funds Sold | 7,075,000.00 | 4,670,000.00 | 2,405,000.00+ |
| Loans and Discounts | 390,893,509.04 | 354,917,917.09 | 35,975,591.95+ |
| Premises, Fur. and Fix. | 11,406,689.12 | 9,773,586.00 | 1,633,103.12+ |
| Other Real Estate | 496,529.75 | 512,171.88 | 15,642.13— |
| Other Assets | 4,528,236.20 | 2,847,741.05 | 1,680,495.15+ |
| | $798,679,324.74 | $735,198,728.95 | $ 63,480,595.79+ |
| **LIABILITIES** | | | |
| Demand Deposits | $260,250,061.93 | $249,478,594.76 | $ 10,771,467.17+ |
| Time Deposits | 339,310,257.05 | 306,700,374.02 | 32,609,883.03+ |
| U.S. Government Deposits | 7,005,689.98 | 4,835,280.81 | 2,170,409.17+ |
| Other Public Deposits | 80,337,827.23 | 74,716,562.11 | 5,621,265.12+ |
| Dep. of Comm'l Banks | 17,656,532.79 | 17,044,855.98 | 611,676.81+ |
| Other Deposits | 7,756,593.97 | 7,759,105.70 | 2,511.73— |
| Federal Funds Purchased | 2,100.000.00 | 250,000.00 | 1,850,000.00+ |
| Borrowed Funds | 1,225,000.00 | 60,000.00 | 1,165,000.00+ |
| Other Liabilities | 15,141,639.44 | 12,282,481.14 | 2,859,158.30+ |
| Cap. Notes and Debtrs. | 746,000.00 | 750,000.00 | 4,000.00— |
| Common Stock | 20,629,500.00 | 19,439,500.00 | 1,190,000.00+ |
| Surplus | 21,195,500.00 | 20,109,500.00 | 1,086,000.00+ |
| Undivided Profits | 15,663,154.89 | 12,700,502.22 | 2,962,652.67+ |
| Capital Reserves | 385,839.16 | 398,541.81 | 12,702.65— |
| Reserves for Loans | 8,513,870.36 | 7,802,260.83 | 711,609.53+ |
| Reserves for Securities | 761,857.94 | 871,169.57 | 109.311.63— |
| | $798,679,324.74 | $735,198,728.95 | $ 63,480,595.79+ |

## Aggregate Resources and Liabilities of (48) National Banks in Montana, December 31, 1969, Compared With Reports of December 31, 1968

| RESOURCES: | Dec. 31, 1969 | Dec. 31, 1968 | Increase+ Decrease— |
|---|---|---|---|
| Cash & Banks | $126,506,859.18 | $111,412,514.39 | $ 15,094,344.79+ |
| U.S. Government Bonds | 123,392,243.04 | 148,801,614.57 | 25,409,371.53— |
| State & Municipal Bonds | 117,970,751.29 | 110,677,732.20 | 7,293,019.09+ |
| Other Bonds & Securities | 17,343,134.69 | 19,170,450.12 | 1,827,315.43— |
| Federal Funds Sold | 12,330,000.00 | 11,085,000.00 | 1,245,000.00+ |
| Loans & Discounts | 458,131,036.35 | 414,685,672.06 | 43,445,364.29+ |
| Premises, Fur. & Fix. | 16,020,893.77 | 15,087,673.27 | 933,220.50+ |
| Other Real Estate | 1,041,259.36 | 1,191,721,89 | 150,462.53— |
| Other Assets | 8,990,043.39 | 6,068,630.95 | 2,921,412.44+ |
| | $881,726,221.07 | $838,181,009.45 | $ 43,545,211.62+ |
| **LIABILITIES:** | | | |
| Demand Deposits | $273,784,070.21 | $271,253,702.61 | $ 2,530,367.60+ |
| Time Deposits | 394,610,270.12 | 370,086,996.39 | 24,523,273.73+ |
| U.S. Govt. Deposits | 7,031,187.05 | 4,508,202.07 | 2,522,984.98+ |
| Other Public Deposits | 71,782,386.18 | 69,460.475.36 | 2,321,910.82+ |
| Dep. of Comm'l Banks | 19,049,507.26 | 17,990,633.82 | 1,058,873.44+ |
| Other Deposits | 6,979,181.50 | 6,389,875.55 | 589,305.95+ |
| Federal Funds Purchased | 11,870,000.00 | 10,155,000.00 | 1,715,000.00+ |
| Borrowed Funds | 642,158.67 | 1,250,000.00 | 607,841.33— |
| Other Liabilities | 28,593,270.40 | 23,147,590.33 | 5,445,680.07+ |
| Capital Notes & Debentures | 1,085,000.00 | 1,090,000.00 | 5,000.00— |
| Common Stock | 21,329,400.00 | 20,097,500.00 | 1,231,900.00+ |
| Surplus | 21,725,730.00 | 20,291,500.00 | 1,434,230.00+ |
| Undivided Profits | 12,941,780.80 | 12,653,833.98 | 287,946.82+ |
| Capital Reserves | 204,114.87 | 273,072.76 | 68,957.89— |
| Reserves for Loans | 9,193,606.96 | 8,714,353.98 | 479,252.98+ |
| Reserves for Securities | 904,557.05 | 818,272.60 | 86,284.45+ |
| | $881,726,221.07 | $838,181,009.45 | $ 43,545,211.62+ |
| Grand Total — ALL BANKS In Montana | $1,680,405,545.81 | $1,573,379,738.40 | $107,025,807.41+ |

## Aggregate Resources and Liabilities of (6) State Chartered Building and Loan Associations of Montana, December 31, 1969, compared With Reports of (7) Building and Loan Associations December 31, 1968*

| RESOURCES: | Dec. 31, 1969 | Dec. 31, 1968 | Increase+ Decrease— |
|---|---|---|---|
| Real Estate Loans | $ 28,143,671.70 | $ 37,458,113.02 | $ 9,314,441.32— |
| Real Estate Contracts | 487,317.05 | 395,579.14 | $ 91,737.91+ |
| Real Estate Owned | 171,736.97 | 351,494.49 | 179,757.52— |
| Office Building, Furniture and Fixtures | 313,876.07 | 438,602.37 | 124,726.30— |
| Stock Loans | 228,159.70 | 287,370.01 | 59,210.31— |
| Investments | 1,959,051.90 | 3,388,619.83 | 1,429,567.93— |
| Cash & Dues from Banks | 721,846.88 | 792,123.48 | 70,276.60— |
| Stock in Federal Home Loan Bank | 274,100.00 | 368,700.00 | 94,600.00— |
| Other Resources | 436,134.60 | 416,177.58 | 19,957.02+ |
| | $ 32,735,894.87 | $ 43,896,779.92 | $ 11,160,885.05— |

| LIABILITIES: | Dec. 31, 1969 | Dec. 31, 1968 | Increase+ Decrease— |
|---|---|---|---|
| Installment Stock | $ 12,974,734.16 | $ 22,038,855.17 | $ 9,064,121.01— |
| Prepaid Stock | 2,396,347.77 | 1,115,827.00 | 1,280,520.77+ |
| Full Paid Stock | 9,885,057.63 | 8,007,450.00 | 1,877,607.63+ |
| Savings Certificates | 3,341,293.56 | 7,976,302.96 | 4,635,009.40— |
| Borrowed Funds | 310,000.00 | 115,000.00 | 195,000.00+ |
| Due Borrowers | 578,128.29 | 711,297.87 | 133,169.58— |
| Other Liabilities | 142,105.71 | 177,170.97 | 35,065.26— |
| Contingent Fund & Reserves | 2,837,547.57 | 3,223,850.30 | 386,302.73— |
| Undivided Profits | 270,680.18 | 531,025.65 | 260,345.47— |
| | $ 32,735,894.87 | $ 43,896,779.92 | $ 11,160,885.05— |

* Home Building and Loan Association of Helena converted to Federal Charter January 24, 1969.